

AMENDMENTS TO THE SPECIFICATION

Please replace the following paragraphs:

Page 3, line 17.

Fig. 2A is a more detailed view illustrating an embodiment of the E-commerce architecture.

Fig. 2B is a more detailed view illustrating an embodiment of the E-commerce architecture.

Page 4, lines 21-28.

At the user interface 200, Fig. 2A, a user may use one of several communication channels including a computer used by an employee 202 or a computer used by a customer 204, a PDA device 206, a web enabled phone device 208, a business to business communication 210, or a telephone device 212. Through these devices, a communication is made to the architecture via a request to the presentation tier 300, Fig. 2A. A user may be a member of the provider organization, a member service representative, a customer, a customer service representative, an agent or a vendor.

Page 6, lines 22-23.

The integration tier 400, Fig. 2B, of the architecture is made up of two key frameworks including application services 402 and connectivity services 404.

Page 7, lines 17-22.

The business tier 500, Fig. 2B, is responsible for encapsulating the interaction with the data tier 600 in order to translate data from back-end data sources into a set of objects and services that can be interacted with to perform specific business functions. The business tier 500 may include various business units including A, B, C and D. Each unit may be the provider of products and or services for the user. These business units may be for a single provider.

Page 7, line 24 to Page 8, line 3.

The primary purpose of the data tier 600, Fig. 2B, is to provide connectivity to back-end data sources and to provide the appropriate techniques for applications to access such data. It is responsible for insuring CRUD data access (create, read, update, delete functions) as well as mapping data from the business model to physical data stores. It also provides transactional support and error code to exception mapping. It also has a role in notifying applications when certain data has changed so that they can take appropriate action. The data tier 600 may include a data storage for each business unit, described above, as it relates to a specific client, accessible with an access code.

Page 8, lines 5-9.

The presentation tier 300, Fig. 2A, includes a user environment profile portion 304, to indicate for example, whether a particular inquiry is in a test or a production environment. As a client interfaces with the architecture 100, the browser profile will

know what device the client is using to interface with the architecture 100, for example, computer 204, PDA 206, etc.